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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Denise Carlon, Esquire KML Law Group, P.C. 701 Market Street, Suite 5000 Philadelphia, PA 19106 215-627-1322 dcarlon@kmllawgroup.com Attorneys for Secured Creditor AmeriSave Mortgage Corporation

In Re:

Pamela D. Gordy

Debtor



Order Filed on October 11, 2023 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No.: 23-10169 ABA

Hearing Date: 9/26/2023 @ 10:00 a.m.

Judge: Andrew B. Altenburg Jr.

ORDER RESOLVING MOTION FOR RELIEF FROM STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

DATED: October 11, 2023

Honorable Andrew B. Altenburg, Jr. United States Bankruptcy Court (Page 2)

Debtor: Pamela D. Gordy Case No: 23-10169 ABA

Caption of Order: ORDER RESOLVING MOTION FOR RELIEF FROM STAY

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, AmeriSave Mortgage Corporation, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 415 Old Erial Road, Sicklerville, NJ, 08081, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Georgette Miller, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED**, **ADJUDGED** and **DECREED** that as of September 19, 2023, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due June 2023 through September 2023 for a total post-petition default of \$4,389.68 (4 @ 1,248.71 less suspense \$605.16); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that the balance of the arrears in the amount of \$4,389.68 shall be added to the affidavit of amount due and paid through Debtor's Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that regular mortgage payments are to resume October 1, 2023, directly to Secured Creditor care of its servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$188.00 for filing fees, totaling \$538.00, which is to be paid through Debtor's Chapter 13 plan; and

It is further **ORDERED**, **ADJUDGED** and **DECREED** that Secured Creditor's Motion for Relief is hereby resolved.

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United States Bankruptcy Court
District of New Jersey

In re: Case No. 23-10169-ABA

Pamela D. Gordy Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-1 User: admin Page 1 of 2
Date Rcvd: Oct 12, 2023 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2023:

Recipi ID Recipient Name and Address

db + Pamela D. Gordy, 415 Old Erial Rd, Sicklerville, NJ 08081-9302

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2023 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2023 at the address(es) listed below:

Name Email Address

Andrew B Finberg

jdesantis@standingtrustee.com

Denise E. Carlon

on behalf of Creditor AmeriSave Mortgage Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com

Georgette Miller

on behalf of Debtor Pamela D. Gordy bky@dilworthlaw.com miller.georgetter93726@notify.bestcase.com

Kimberly A. Wilson

on behalf of Creditor JPMORGAN CHASE BANK N.A. kimwilson@raslg.com

Sindi Mncina

on behalf of Creditor JPMORGAN CHASE BANK N.A. smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

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TOTAL: 6